

Form 177 – fnldec

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 20–14541–MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns  
408 NE 6th Street  
Unit 413  
Fort Lauderdale, FL 33304

Naoko Stearns  
408 NE 6th Street  
Unit 413  
Fort Lauderdale, FL 33304

Social Security No.:

xxx–xx–7433

xxx–xx–2771

Employer's Tax I.D. No.:

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**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered.

If this case is a Chapter 11 or 13, the deposit required by the plan will be distributed, and it is

ORDERED that Albert Russo is discharged as trustee of the estate of the above named debtor(s) and the bond is canceled; and the case of the above named debtor(s) is closed.

Dated: September 8, 2025

Michael B. Kaplan  
Judge, United States Bankruptcy Court